

TENNESSEE NATIONAL GUARD



TNMILITARY.ORG/EDUCATION-BENEFITS



4th Quarter 2017

"We are working harder to make you smarter!"

Final Newsletter...

By: CW3 Mary V. Deel

Our goal in starting the **'GuardSMART'** initiative was to create ways to better broadcast the Education and Incentives Team's message across the State.

The newsletters have contained articles that inform our ranks on current benefits and how to access them. We covered a variety of items and provided updates as policies changed. This will be the last newsletter. Any future updates will be sent out quarterly as single sheet updates. We hope you retain the past editions for future use when counseling Soldiers.

The posters we developed have been emailed each month and we hope these have prompted questions or conversations at the unit level. We will still alternate circulation of them, but on a quarterly basis. This will allow us to update and maintain accurate information.

TN STRONG Act applications are now being accepted!! Application packets and instructions are available at: <http://tn.gov/military/section/education-incentives>

We encourage all military students to contact our State Tuition Assistance Team directly with your questions. They will guide you through the application process as well cover any other military education benefits. As uniform as the military tries to make us, we know each student is an individual!

I want to encourage our units to host area community colleges and universities drilling one of your upcoming IDT weekends. There is a list of eligible schools on the website above and they know the procedure to request permission to access your installation.

I appreciate your attention and I look forward in continuing to serve our National Guard Family!

Our Facebook page is monitored daily and we post new information. Please check it out!

MISSION STATEMENT

Increase awareness of incentives, education and career management for Soldiers.

VISION STATEMENT

'We strive to provide outstanding service, a better understanding of continuing education benefits and your incentive requirements to our Soldiers and their families. We can assist with questions regarding use of Montgomery GI Bill, Federal Tuition Assistance, Loan Repayment Plans, Incentives and Bonuses. We are an approved Army Personnel Testing (APT) facility for AFCT, SIFT, DLPT, DLAB, OPI and DANTES.'

Let us answer your questions today!

You want to use the TN STRONG Act? Then use your FTA!!

If you are eligible for Federal Tuition Assistance (FTA/TA), you must use it in order to receive TN STRONG Act reimbursement. Here is how:

The use of FTA/TA is limited to 16 semester hours per fiscal year (1 October-30 September); TA pay up to \$250 per semester hour of tuition ONLY, no fees.

Please contact your home school before attempting to enroll in classes through 'GoArmyEd' (GAE) in order to determine if there are any additional steps you must take. Please know TA request (TARs) may be submitted up to 60 days BEFORE class start date, but NLT 5 BUSINESS DAYS BEFORE class start date to ensure they are processed in a timely manner. TA requests MUST be submitted & APPROVED before classes start. TARs submitted within 5 BUSINESS days of the course start date do not qualify for Exception-to-Policy (ETP), and may not be processed. Please plan accordingly!

The use of FTA at a school that does not approve your FTA request, non-LOI, requires that you upload the following documents in your 'GoArmyEd' account when requesting TA:

1. Personalized (*your name on it*) and itemized tuition and fees cost verification documents from one of the following sources: A screenshot from an online account with the school or a current invoice from the school. Cost verification documents manually prepared by the school will NOT be accepted by HQ ACES finance/invoice team. TA cost verification document MUST be SYSTEM-GENERATED. Cost of tuition and fees MUST be listed separately- for example: *Tuition: \$3,500; Registration Fee: \$100; Technology Fee: \$50.*
2. A personalized (*your name on it*) class schedule with class START & END dates and number of credit hours per course.
3. A Student Agreement (SA)/Degree Plan and APPROVED Course Planner upon completion of 6 semester/credit hours with your school.

All TA verification must be uploaded in PDF format.

Soldiers must maintain an Army TA Grade Point Average (GPA) of 2.0 for undergraduate classes after 15 semester hours OR an Army TA (GPA) of 3.0 graduate classes after 6 semester hours. Soldiers who fail to maintain GPA will be held responsible for funding their courses until their GPA is at or above GPA requirement. Dropped and/ or failed courses will be recouped.

You must use the 'GoArmyEd' portal to enroll, drop or withdraw from every course.

If you need 'GoArmyEd' assistance, please go to the top of any 'GoArmyEd' web page and select the Green Question mark (?) and select the link titled "GoArmyEd Assistance Center." You can then enter the topic or category in the search fields. If you still can't find answers to your questions and need to create a help desk case, select the "*helpdesk*" tab at www.GoArmyEd.com or call 1-800-817-9990.

All 'GoArmyEd' TA REQUESTS MUST BE APPROVED PRIOR TO THE COURSE START DATE. Courses not approved prior to the course start date will be self-funded. You may input TA request up to 60 days PRIOR to the course start date, and it is STRONGLY recommended you input your requests NLT 10 days BEFORE the course start date. TA requests submitted within 5 BUSINESS DAYS of the course start date do not qualify for exceptions to policy and may not be processed. Input TA requests as SOON AS POSSIBLE!

For example: If a course begins on 6 November, you can input your tuition assistance request as early as 7 September, and it is STRONGLY recommended you input your requests NLT 27 October. TA requests are processed on a FIRST-COME, FIRST-SERVED basis. If you wait, there's no guarantee your TA will be approved!

Good Luck in your Studies!!



Visit Us on Facebook:

<https://www.facebook.com/Tennessee-Army-National-Guard-Education-Services-211268552242105/>

Education email: ng.tn.tnarng.list.ngtn-j1-education@mail.mil

Incentives email: ng.tn.tnarng.list.ngtn.j1-incentive-managers@mail.mil

Incentive Programs

By: SGM Jaime Clark

Over the past two years, we have published this newsletter and many other forms of media to educate all members of the Tennessee Army National Guard on the many incentives available to them. The **Incentive Program** has been a great tool for the retention of our force and to encourage others to enlist or affiliate for the first time.

There are incentives for Officers and Enlisted members alike. Incentives such as the Non-Prior Service Bonus, the Prior Service Bonus, the Affiliation Bonus (Officer and Enlisted), the Retention Bonus, the Accession Bonus (Officers/WO), the GI Bill Kicker Incentive, the Loan Repayment Program, and AMEDD Incentives for Health Professionals. To find out more about your eligibility, contact your unit or our office. **I encourage anyone who has an incentive to read their incentive contract carefully!** Almost every action that could affect your bonus is covered within the contract. There may be some instances when the contract is not clear, so before you make a decision regarding your career, check with your Unit or contact our office.

Let's discuss some trends throughout the years that have affected an incentive to include the termination and recoupment of incentives.

APFT Test: Soldiers not being tested IAW AR 350-1 is the biggest issue in delaying incentive payments! All Soldiers should read AR 350-1 Appendix G, Chapter 9 to ensure they are meeting APFT Test standards at all times. Also read AR 600-8-2 Chapter 2-3b.

Promotion List: Soldiers moved due to reorganization and accepting a promotion in their previous MOS after the reorganization. Soldiers will have their incentive terminated on the date of transfer and promotion. IAW AR 600-8-19, Soldiers should be moved on the promotion list to their new MOS if they hold the MOS. If they do not hold the MOS, they are required to be removed from the list until they become DMOSQ in the reorganized MOS.

Exception to Policy Promotions: This will result in the termination of a Soldier's Incentive unless the Soldier already holds the MOS as a secondary/alternate MOS upon acceptance.

Inactive National Guard (ING): A Soldier that goes ING for any period must reenlist for the time in ING within 90 days for the time served or their incentive will be terminated. A second ING period, regardless of the time frame, will result in incentive termination. The termination date will be the first day assigned

to the ING in both references above. NGR 614-1 covers the ING Program

Assigned Excess: Soldiers who are assigned in excess will have their incentive/incentives terminated upon effective date of assignment as excess. Commanded directed moves to an excess position will result in termination as well.

UIC & MOS/Branch changes: Soldiers/Officers who are Prior Service gains, Affiliation gains, Accession gains, and Non-Prior Service gains are tied to both the UIC and the MOS/Branch. Any change in either could result in termination of incentives. Soldiers who reenlist can move in the bonus MOS with approval and they remain DMOSQ.

The Loan Repayment Program includes Soldiers, Chaplains, and AMEDD approved Officers. Currently, we have over 100 past due payments due to the fact that payments are not automatic.

Soldiers/Officers MUST request their payments by submitting their DD 2475 and NSLDS Sheets. The Units can provide the DD 2475 and upon request, we can provide a consent form that will allow our office to obtain your NSLDS Sheets. The NSLDS Sheets cannot be printed more than 30 days before the payment anniversary date. They may be printed any time after the anniversary date. **If loans go into default**, the annual payment is forfeited for any year the loans are in default, even if just one day. Those requesting Loan Payments each year are eligible to be paid interest on their loans. Loan balances will be higher at the end of the incentive contract due to interest for those who failed to request their Loan Payment each year.

09S Loan Repayment Program: The 2014 SRIP Policy states Soldiers will lose their Loan Repayment Incentive if they fail to complete this program and are not commissioned. Soldiers who are **not commissioned** within 3 years of their enlistment date will have their incentive terminated with recoupment if payments were made. If no payments were made, the incentive will be invalidated.

All incentives are taxed at a 25% rate in Tennessee. All incentive payments, to include the Loan Repayment Programs, are taxed at this rate. (i.e. \$10,000.00 equals \$7500.00 to the Soldier or lender and \$2500.00 will go to Federal Withholding.)

This can also increase a Soldier's overall loan balance at the end of their contract if they don't pay the taxed amount to the lender. Loan payments during a calendar year will result in receipt of two W-2's for Income Tax purposes. If you are not a resident of Tennessee and the state you live in has a State Income Tax, then your incentives will also be reduced by this percentage.

Suspension & Termination of Incentive Payment(s)

Did you know your incentive payment(s) will be suspended if you enter a period of non-availability by placement in the ING (Inactive National Guard)?

The maximum period of non-availability is one year for personal reasons and three years for missionary obligations. This type of authorization can only be granted once during your military career.

You must extend within 90 days upon returning to your Unit from the ING for a period that **equals** or **exceeds** the period service you were in the ING. (This is not applicable to Officers.) The reinstatement of your incentive eligibility following a period in the ING is not guaranteed.

You may receive subsequent payment(s) on the adjusted anniversary date provided that you meet all requirements.

However, if you failed to comply with the requirements mentioned above, your incentive payments(s) will result in **termination with recoupment** effective to your ING start date.

Please contact the Incentives Team at **(615) 313-0539/0577/0631** with any questions regarding incentives or bonuses.

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New Change to the Post 9-11 GI Bill Benefit...

By: SGT Stephanie Vaughn

The Post 9/11 GI Bill provides education benefits for service members who have served on active duty for 90 or more days on or after 11 September 2001. This is a very valuable benefit and there have been some exciting changes!

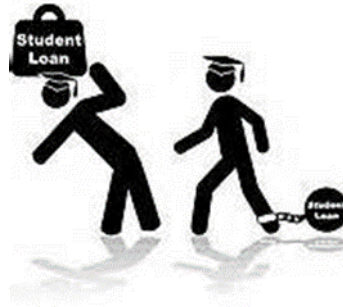
The President signed into law the “Harry W. Colmery Veterans Educational Assistance Act”, also known as the ‘Forever GI Bill’, which will bring significant change to Veteran’s education benefits. It allows more Veterans & service members to qualify and more time in which to use their benefits.

- The 15 Year time limitation for using Post-9/11 is eliminated for Veterans who left active duty on or after 1 January 2013 & qualifying dependents. For National Guard members, this date will be calculated from your last date of active duty service. Active duty time does reset with new deployments or active duty time.
- Service members or their beneficiaries who are eligible for the Post 9/11 GI Bill benefits can now use them for Independent Study programs. These can be used at area career & technical education schools that provide postsecondary level education & postsecondary vocational institutions.
- Individuals attending a school that closes or loses accreditation and credit is not received for the classes, VA is now able to restore benefits & provide relief to those affected. GI Bill payments made will not be charged against the member, or counted against the total period for which a member or beneficiary may receive GI Bill benefits. Effective 90 days after 16 August 2017, and applies to courses & programs discontinued after 1 August 2015.

For more details contact SGT Vaughn at (615) 313-0529.

College Credit= Promotion Points

By: SSG Cathy Bremer



In order to receive promotion points for college credits, Soldiers need to send official transcripts to the Education/Incentives Office. The Education /Incentive Office personnel will validate, iPERM, and key into SIDPERS. This ensures it becomes a permanent part of your official military records.

Maximum promotion points that can earned is 75. One point is earned per one semester hour, up to (60) sixty points. To earn 75 promotion points, a Soldier must have a conferred Bachelor's degree.

Quarters hours and Clock hours can be converted to Semester hours.

Quarter hours to Semester hours=Quarters hours x .667.

Clock hours are divided by 16 to get Semester hours.

Official transcripts are needed if you are considering Officer Candidate School or Warrant Officer Candidacy.

Official transcripts can be mailed to:

**Joint Forces Headquarters
Tennessee Army National Guard
ATTN: NGTN-PER-ED/Education/Incentives Office
3041 Sidco Drive
Nashville, TN. 37204**

If the school does official e-transcripts, send to the following email address:

ng.tn.tnarng.list.ngtn-j1-education@mail.mil



CONTACT US

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Name	Full Time Duty Position	Office Number
CW3 Mary Deel	Education Services Officer	(615) 313-0625
SGM Jamie Clark	NCOIC Supervisor	(615) 313-0692
SFC Sacksith Chanthara	Sr. Incentives Manager	(615) 313-3123
SSG Jason Brimhall	Sr. Incentives Manager	(615) 313-0577
SGT Taylor Betterley	Incentives Manager	(615) 313-2692
SPC Elizabeth Farrell	Incentives Manager	(615) 313-0646
SSG Cathy Bremer	Federal Tuition Assistance Manager	(615) 313-0592
Mr. James McClanahan	ESS/ Testing Manager	(615) 313-0604
SGT Stephanie Vaughn	Incentives Manager	(615) 313-0529
SFC Edward Mosher	State Tuition Assistance Manager	(615) 313-2697



SERVICE MEMBERS ACHIEVING RELEVANT TRAINING